DATE: [Insert Date]

CLIENT: [Insert Client Name]
ADDRESS: [Insert Client Address]

RE: Engagement for Legal Services - Consumer Bankruptcy

Dear [Client Name],

This letter confirms that [Law Firm Name] ("the Firm") has been retained to represent you in connection with a potential filing under Chapter [7/13] of the United States Bankruptcy Code.

1. Scope of Services
The Firm will provide the following services: analysis of your financial situation, preparation of bankruptcy schedules and petitions, representation at the Meeting of Creditors (341 Meeting), and monitoring of the case until discharge. This agreement does not include adversary proceedings, audits, or appeals unless a separate agreement is signed.

2. Hourly Fees and Billing
Services will be billed at an hourly rate rather than a flat fee. The hourly rates for personnel are as follows:

- Attorneys: $[Amount] per hour
- Paralegals: $[Amount] per hour

You will be billed in increments of [e.g., 0.1] of an hour. Statements will be provided monthly and are due upon receipt.

3. Retainer
The Firm requires an initial retainer of $[Amount] before work begins. These funds will be held in a trust account and applied against hourly billings and costs. If the retainer is exhausted, you may be required to provide an additional deposit.

4. Costs and Expenses
In addition to hourly fees, you are responsible for out-of-pocket costs, including but not limited to:

- Bankruptcy Court Filing Fee: $[Amount]
- Credit Report Fees: $[Amount]
- Mandatory Credit Counseling/Debtor Education Fees
- Postage and Photocopying

5. Client Obligations
You agree to provide full and honest disclosure of all assets, debts, income, and financial history. Failure to provide accurate information or necessary documents may result in the dismissal of your case or the withdrawal of the Firm as your counsel.

6. Termination
You may terminate this representation at any time. The Firm may withdraw from representation as permitted by the rules of professional conduct or if fees remain unpaid.

Please sign below to indicate your agreement to these terms.

Sincerely,

[Attorney Signature]
[Attorney Name]
[Law Firm Name]

ACKNOWLEDGED AND AGREED:

_____
[Client Name]
Date: _____